Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 1 of 66

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yoursel	lf	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Deonte	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Johnson	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- <u>3429</u>	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification numbe	9 xx - xx-	9 xx - xx-
(ITIN)		

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 2 of 66

Debtor 1 Deonte First Name	Johnson Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	9416 S Sangamon Number Street	Number Street
	Chicago Illinois 60620	
	City State Zip Code Cook	City State Zip Code
	County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 3 of 66

Debtor 1 Deonte		Johnson		Case number (if kno	own)	
First Name	Middle Name	Last Name				
Part 2: Tell the Court Abo	out Your Bankruptcy	Case				
 The chapter of the Bankruptcy Code you are choosing to file under 		ef description of each, see 010)). Also, go to the top of				ndividuals Filing for
8. How you will pay the fee	more details about cashier's check, of may pay with a command pay the landividuals to Pay the landividuals to Pay individuals t	ut how you may pay. Typor money order If your redit card or check with a refee in installments. If yay Your Filing Fee in Install y fee be waived (You may not required to, waive your line that applies to you	oically, if you attorney is a pre-printe you choose allments (O ay request our fee, an ur family si	ou are paying the submitting you ad address. This option, significial Form 103 this option only d may do so onlize and you are used.	e fee yourself, r payment on your and attach to A). If you are filingly if your incorunable to pay to the control of the cont	your behalf, your attorney the Application for ng for Chapter 7. By law, a
9. Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	orthern District of Illinois	When When	9/30/2016 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	16-31192
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
11. Do you rent your residence?	✓ No. Go	dlord obtained an eviction				

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 4 of 66

Debtor 1 Deonte Johnson Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 5 of 66

Debtor 1 Deonte Johnson Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effo	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Abo	ut Debtor 2 (Տր	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		You	must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	L d	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ring from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.	L d	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment)		er you file this bankruptcy petition, opy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	f الساء ا	rom an approve obtain those sen nade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	r 6 1	equirement, atta efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	١		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	r r \	eceive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit ause of:		am not require	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	1	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	'	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	á	about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Mair Document Page 6 of 66

Debtor 1 Deonte Johnson Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Deonte Johnson Signature of Debtor 1 Signature of Debtor 2 Executed on _ 12/1/2017 Executed on MM / DD / YYYY MM / DD / YYYY

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 7 of 66

Debtor 1 Deonte		Johnson	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	. ,			ules filed with the petition is incorrect.
attorney, you do not	•			, , , , , , , , , , , , , , , , , , ,
need to file this page.	/s/ Sean McNulty		Date	12/1/2017
	Signature of Attorney	for Debtor		M / DD / YYYY
	oignature of Attorney	IOI DEDIOI		
	Sean McNulty			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374030	Email address	smcnulty@semradlaw.com
			Illinois	
	Bar number		State	

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 8 of 66

Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Deonte		Johnson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u>:</u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,610.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,610.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$2,328.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$14,470.00
Your total liabilities	\$16,798.00
Part 3: Summarize Your Income and Expenses	
1. Schedule I: Your Income (Official Form 106I)	\$930.35
Copy your combined monthly income from line 12 of Schedule I	
5. Schedule J: Your Expenses (Official Form 106J)	4755.00
3. Schedule 8. Tour Expenses (Official Form 1999)	\$755.00

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 9 of 66

Johnson Debtor 1 Deonte _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$515.29 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$2,328.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$2,328.00

9g. Total. Add lines 9a through 9f.

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 10 of 66

Fill in this	inform	nation to identify your ca	ase:					
					labasas			
Debtor 1		Deonte First Name	Middle N	lame	Johnson Last Name			
Debtor 2								
(Spouse, if fi	ling)	First Name	Middle N	lame	Last Name			
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	ber				· ·			
Officia	al Fo	orm 106A/B						Check if this is an amended filing
Sche	dule	e A/B: Prope	rty					12/1
category v responsibl write your	where le for s name	you think it fits best. B supplying correct inform and case number (if k	Be as complete a mation. If more s nown). Answer e	nd ac pace very		people are t to this fo	e filing together, both a orm. On the top of any a	are equally
Part 1:	Desc	ribe Each Residenc	e, Building, Lai	nd, o	r Other Real Estate You Own	or Have a	an Interest In	
			uitable interest i	in an	residence, building, land, or simil	ar proper	ty?	
~	No. G	io to Part 2						
	Yes. \	Where is the property?						
				Wha	at is the property? Check all that app	oly.		claims or exemptions. Put
1.1	Street	address, if available, or o	other description	Ш	Single-family home			red claims on Schedule D: aims Secured by Property.
			, , , , , , , , , , , , , , , , , , , ,		Duplex or multi-unit building		Current value of the	Current value of the
				Ц	Condominium or cooperative Manufactured or mobile home		entire property?	portion you own?
				H	Land			
	Numb	oer Street		H	Investment property		Describe the nature of	
				H	Timeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	H	Other			
					o has an interest in the property? (Check	Check if this is co (see instructions)	ommunity property
				one	Debtor 1 only			
				H	Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
				H	At least one of the debtors and anoth	er		
				Oth	er information you wish to add abo	out this ite	em, such as local	
					perty identification number <u>:</u>			
If you	own o	or have more than one, lis	st here:					
1.2				Wha	at is the property? Check all that app	oly.		claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Street	address, if available, or o	other description	H	Single-family home Duplex or multi-unit building		Creditors Who Have Cla	nims Secured by Property.
				H	Condominium or cooperative		Current value of the	Current value of the
				H	Manufactured or mobile home		entire property?	portion you own?
		_		H	Land			
	Numb	per Street		Ħ	Investment property		Describe the nature of interest (such as fee s	
	0:1	Olate	7'- 01-		Timeshare Other		the entireties, or a life	
	City	State	Zip Code		Other		-	
				Wh e	o has an interest in the property? (Check	(see instructions)	ommunity property
					Debtor 1 only		Ц	
					Debtor 2 only			
				Ħ	Debtor 1 and Debtor 2 only			
				Ī	At least one of the debtors and anoth	er		
					er information you wish to add abo	out this ite	em, such as local	

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 11 of 66

	Deonte		Johnson	Case number	r (if known)	
	First Name	Middle Name	Last Name	_	· · · · · · · · · · · · · · · · · · ·	
1.3 <u>Street</u>	eet address, if available, or oth		What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	pply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nu	mber Street / State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by e estate), if known.
]]]	Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano Other information you wish to add all property identification number:	other	Check if this is co (see instructions) such as local	mmunity property
	the dollar value of the por	tion you own for a	all of your entries from Part 1, include	ding any entries	s for pages	
Do you ov you own to 3. Cars, vo	that someone else drives. If y ans, trucks, tractors, sport uti o	equitable interest ou lease a vehicle, a	t in any vehicles, whether they are r also report it on Schedule G: Executory cycles	-	-	
Do you ov you own to 3. Cars, va	wn, lease, or have legal or a that someone else drives. If y ans, trucks, tractors, sport uti o	equitable interest ou lease a vehicle, a	also report it on Schedule G: Executory cycles Who has an interest in the propone.	y Contracts and I	Unexpired Leases. Do not deduct secured the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
Do you ov you own to 3. Cars, vo \textsquare No \textsquare Ye	wn, lease, or have legal or that someone else drives. If y ans, trucks, tractors, sport utions Make Model:	equitable interest ou lease a vehicle, a lity vehicles, motore Chevrolet Express	also report it on Schedule G: Executory cycles Who has an interest in the property	y Contracts and l	Unexpired Leases. Do not deduct secured the amount of any secu	ured claims on Schedule D:
Do you ov you own to 3. Cars, vo \textsquare No \textsquare Ye	wn, lease, or have legal or that someone else drives. If y ans, trucks, tractors, sport utions Make Model: Year: Approximate mileage:	equitable interest ou lease a vehicle, a lity vehicles, motore Chevrolet Express 2001	who has an interest in the propone. Debtor 1 only Debtor 1 and Debtor 2 only	y Contracts and learty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classes. Current value of the entire property?	ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
Do you ov you own to 3. Cars, vo No Y Ye 3.1	wn, lease, or have legal or that someone else drives. If y ans, trucks, tractors, sport utions Make Model: Year: Approximate mileage:	equitable interest ou lease a vehicle, a lity vehicles, motore Chevrolet Express 2001	who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	y Contracts and learning the contract and lea	Do not deduct secured the amount of any secu Creditors Who Have Classes. Current value of the entire property? \$2150.00 Do not deduct secured the amount of any secured the	ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 12 of 66

	Deonte First Name	Middle Name	Johnson Last Name		er (if known)	
					5	
3.3	Make Model:		Who has an interest in the one.	property? Check	Do not deduct secured the amount of any secu	•
	Year:		Debtor 1 only			nied claims on <i>Scredule</i> nims Secured by Property
	Approximate mileage:		= '			, , ,
			Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu	nity property (see		
			instructions)			
3.4	Make		Who has an interest in the	property? Check		claims or exemptions. P
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors vvno Have Cia	nims Secured by Property
	Approximate mileage:	-	Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu	nity property (see		
			instructions)			
Exar	nples: Boats, trailers, motors No	•	er recreational vehicles, other ft, fishing vessels, snowmobiles,	·		
Exar	nples: Boats, trailers, motors No Yes	•		motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	it, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu	· ·
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor	motorcycle accessor property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	t, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	motorcycle accessor property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor Check if this is commu	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions)	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	claims on Schedule sims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions) Who has an interest in the	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. F
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions) Who has an interest in the one.	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Priced claims on Schedule hims Secured by Property
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule hims Secured by Property Current value of the

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 13 of 66

Debtor 1 Deonte Johnson Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell Phone \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$400.00 for Part 3. Write that number here

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 14 of 66

Johnson Debtor 1 Deonte Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Prepaid Debit Card \$60.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 15 of 66

Debt	tor 1 Deonte		Johnson	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	porate bonds and other negotial include personal checks, cashiers nents are those you cannot transfe	checks, promissory not	tes, and money orders.	
21.	Retirement or pensio		thrift savings accounts	s, or other pension or profit-sharing plans	
	No	11A, E1110A, Reogii, 401(k), 403(b)	, tillit savings accounts	, or other pension of profit-straining plans	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.				
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		I prepayments d deposits you have made so that with landlords, prepaid rent, publi Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:	-		
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:	-		
		Other:			
00	A	or a periodic payment of money to			
23.	No	or a periodic payment of money to	you, either for life or for	a number of years)	
	Yes	Issuer name and description:			

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 16 of 66

Debt	or 1 Deonte First Name	Johnson Middle Name Last Name	Case number (if known)	
24.	Interests in a	n education IRA, in an account in a qualified ABLE progr	ram, or under a qualified state tuition program.	•
		530(b)(1), 529A(b), and 529(b)(1).		
	✓ No Yes	Institution name and description. Separately file the records of	of any interests.11 U.S.C. § 521(c):	
25.		able or future interests in property (other than anything l or your benefit	isted in line 1), and rights or powers	
	✓ No			1
	Yes. Desc	ribe		
26.	Patents, cop		l property	
		ernet domain names, websites, proceeds from royalties and lice	censing agreements	
	✓ No Yes. Desc	vribe		
27.		nchises, and other general intangibles ilding permits, exclusive licenses, cooperative association holo	lings liquor licenses professional licenses	
	√ No	3,	3., 4	
	Yes. Desc	ribe		
Mor	ney or prope	rty owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or prope			portion you own? Do not deduct secured
	Tax refunds o	wed to you	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	wed to you specific information It them, including whether	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about your	wed to you specific information		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about your and for the support of the	specific information It them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and and and are supported. Family supported Examples: Pass	specific information It them, including whether already filed the returns Ithe tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years t t due or lump sum alimony, spousal support, child support, n	State: Local: naintenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years t t due or lump sum alimony, spousal support, child support, n	State: Local: naintenance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years t t due or lump sum alimony, spousal support, child support, n	State: Local: naintenance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about your and a second of the second o	specific information It them, including whether already filed the returns the tax years It It due or lump sum alimony, spousal support, child support, nespecific information	State: Local: Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information It them, including whether already filed the returns the tax years t t due or lump sum alimony, spousal support, child support, n	State: Local: naintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information It them, including whether already filed the returns the tax years It It due or lump sum alimony, spousal support, child support, n specific information	State: Local: naintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information It them, including whether already filed the returns the tax years It It due or lump sum alimony, spousal support, child support, n specific information	State: Local: naintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 17 of 66

Deb ⁻	tor 1 Deonte		Johnson	Case number (if known)	
	First Name	Middle Nam	e Last Name		
31.	Interests in insurance paramples: Health, disabil		ealth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expect	n someone who has died t proceeds from a life insurance policy	, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
	Yes. Describe				
34.	Other contingent and uto set off claims	ınliquidated claims o	f every nature, including counterd	laims of the debtor and rights	
	Ves. Describe				
35.	Any financial assets yo	u did not already list			
	Ves. Describe				
36.		-	om Part 4, including any entries fo		\$60.00
Part	5: Describe Any Bu	siness-Related Pr	operty You Own or Have an Ir	nterest In. List any real estate in Part	1.
37.	Do you own or have any	/ legal or equitable in	nterest in any business-related pro	pperty?	
	No. Go to Part 6. Yes. Go to line 38.			p D	urrent value of the ortion you own? o not deduct secured claims r exemptions
38.	Accounts receivable or	commissions you al	ready earned		
	Yes. Describe				
39.	Office equipment, furni Examples: Business-relat		re, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, electi	ronic devices
	No Yes. Describe				

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 18 of 66

Deb	tor 1 Deonte		Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
				
41.	Inventory			
	✓ No			
	Yes. Describe			
	-			
42.	Interests in partnershi	ps or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
				<u> </u>
43	Customer lists, mailing	lists, or other compilations		-
	_	, or onio. compilations		
	✓ No			
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. § 10	01(41A))?	
	☐ No			
	Yes. Descr	iha		
	les. Desci	IDE		
44.	Any business-related	property you did not already list		
	No			<u> </u>
	Yes. Give specific information			
	imomation			
				_
45. A	dd the dollar value of a	II of your entries from Part 5, including any entries for pages yo	u have attached	
		r here		
<u> </u>	Describe Acces			
Pari		arm- and Commercial Fishing-Related Property You Ow interest in farmland, list it in Part 1.	vn or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing	g-related property?	
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, po	oultry, farm-raised fish		
	√ No			
	Yes. Describe			

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 19 of 66

Debt	or 1 Deonte First Name		ohnson ast Name	Case number (if known)	
48.	Crops-either growing of		act warre		
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	ment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	No Van Danaviha				
	Yes. Describe				
E 1	Any form and common	cial fishing-related property you did n	not already list		
51.		cial listiling-related property you did i	iot aireauy list		
	✓ No Yes. Describe				
					
		l of your entries from Part 6, including here			
•				L	
Part 7	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did No	ot List Above	
53.		perty of any kind you did not already li s, country club membership	st?		
	No No	s, country club membership			
	Yes. Give specific				
	information				
54 A	dd the dollar value of al	I of your entries from Part 7. Write tha	at number here		•
J4. A	uu tile uollai value ol al	i oi your entries ironi Fart 7. write tha	it number here		
	_				
Part 8	List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2)	
EC	ant O tatal vahialaa lim	- F			
	part 2 total vehicles, line		\$2150.00		
	-	d household items, line 15	\$400.00		
	art 4: Total financial as		\$60.00		
	Part 5: Total business-re				
		ishing-related property, line 52			
	Part 7: Total other prope				
62. 1	Total personal property.	Add lines 56 through 61	\$2610.00	Convincement areasety total	+ \$2610.00
				Copy personal property total	
63 T	otal of all property on S	chedule A/B. Add line 55 + line 62			\$2610.00
55.1	J. L., property on o				1

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 20 of 66

Schedul	e C: The Prope	rtv You Clain	n as Exempt	
Official	Form 106C			Check if the amended
Case number (If known)	-			Charle #4
0			(State)	
United States E	Bankruptcy Court for the: N	lorthern	District of Illinois	
(Spouse, if filing)	First Name	Middle Name	Last Name	
Debtor 2				
	First Name	Middle Name	Last Name	
Debtor 1	Deonte		Johnson	

Schedule C: The Property You Claim as Exempt

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim

information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clain	n as Exempt		
1.	Which set of exemptions are you claiming ✓ You are claiming state and federal r — You are claiming federal exemption	nonbankruptcy exemp s. 11 U.S.C. § 522(b)(2	otions. 11 U.S.C. § 522(b)(3)	
2.	For any property you list on Schedule A	B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
		Copy the value from Schedule A/B		
	Brief description: Chevrolet Express, 2001	\$2,150.00	\$2,150.00; \$0.00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit	
	Brief description: Used Clothing	\$100.00	\$100.00	735 ILCS 5/12-1001(a)
	Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	
3.	✓ No	ery 3 years after that for a	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	
	Yes			

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 21 of 66

Debtor 1 Deonte Johnson Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$200.00 description: **✓** \$200.00 **Cell Phone** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 Brief 735 ILCS 5/12-1001(b) \$100.00 description: **✓** \$100.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(b) \$60.00 description: **✓** \$60.00 Other financial account, 100% of fair market value, up to any **Prepaid Debit Card** applicable statutory limit Line from Schedule A/B:

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 22 of 66

				sament : age ==				
Fill in th	nis inforr	mation to identify your ca	ase:					
Debtor	1	Deonte		Johnson				
		First Name	Middle Name	Last Name	_			
Debtor					_			
(Spouse,	if filing)	First Name	Middle Name	Last Name				
United	States B	ankruptcy Court for the:	Northern	District of Illinois				
				(State)	_			
Case n					-			
Offic	cial I	Form 106D					[Check if this is an amended filing
Sch	edu	le D: Credit	ors Who Hav	ve Claims Secu	ıre	d by Prop	erty	12/15
more sp	oace is r			e are filing together, both are ber the entries, and attach it				
1. D o	o any c	reditors have claims s	ecured by your propert	y?				
V	No. C	heck this box and subr	mit this form to the court v	vith your other schedules. You	ı have	nothing else to repo	rt on this form.	
Ē	Yes. I	Fill in all of the informatio	n below.					
Part 1:	List A	All Secured Claims						
fo	r each cla	aim. If more than one cre		ed claim, list the creditor separat list the other creditors in Part 2. g to the creditor's name.	As	Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral	Column C Unsecured portion If any

this claim

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 23 of 66

Fill in t	his inforn	nation to identify your c	case:					
Debtor	1	Deonte		Johnson				
Debtor	. 2	First Name	Middle Name	Last Name				
(Spouse		First Name	Middle Name	Last Name				
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case n	umber)			(23333)				
Offic	ial Fo	orm 106E/F			•	Chec	k if this is an	amended filing
Sch	nedu	ile E/F: Cre	editors Who	Have Unsecure	d Claims			12/1
other p Form 1 claims the ent known) Part 1	arty to a 06A/B) a that are ries in the control of	iny executory contracts ind on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At All of Your PRIORIT	s or unexpired leases the ecutory Contracts and U Creditors Who Hold Clai		executory contract G). Do not include a ice is needed, copy	s on <i>Schedul</i> any creditors the Part you	le A/B: Prope with partial u need, fill it	erty (Official lly secured out, number
lis A C	ist all of sted, iden s much a ontinuation	tify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both pri s in alphabetical order acc re than one creditor holds	s more than one priority unsecured clair ority and nonpriority amounts, list that ording to the creditor's name. If you ha a particular claim, list the other creditor s for this form in the instruction bookle	claim here and show ave more than two p s in Part 3.	both priority	and nonprior	ity amounts.
						Total claim	Priority amount	Nonpriority amount
2.1	TIPPECA	NOE COUNTY CHIL		Last 4 digits of account number	2950	\$2,328.00	\$2,328.00	\$0.00
	Priority C 301 Mair	reditor's Name		When was the debt incurred?	3/2014			
	Number	Street		As of the date you file, the claim is	s: Check all that			
				apply.	s. Offeck all triat			
	Lafayette	Indiana	47901	Contingent				
	City Who inc	State urred the debt? Check	Zip Code	Unliquidated				
		tor 1 only	one.	Disputed				
	Debt	tor 2 only		Type of PRIORITY unsecured clain	n:			
	Debt	tor 1 and Debtor 2 only		✓ Domestic support obligations				
	At lea	ast one of the debtors ar	nd another	Taxes and certain other debts yo government	u owe the			
	Che	ck if this claim relates	to a community debt	Claims for death or personal injuintoxicated	ry while you were			
	ls the cla	aim subject to offset?		Other. Specify				
	✓ No Yes							
	Ware, Asl			Last 4 digits of account number		\$0.00	\$0.00	\$0.00
	Priority C 301 Mair	reditor's Name n St		When was the debt incurred?	n/a			
	Number	Street		As of the date you file, the claim is	s: Check all that			
				apply.				
	Lafayette		47901	Contingent				
	City Who inc i	State urred the debt? Check	Zip Code one	Unliquidated				
		tor 1 only	UU .	Disputed				
	Debt	tor 2 only		Type of PRIORITY unsecured clain	n:			
	Debt	tor 1 and Debtor 2 only		✓ Domestic support obligations Taxes and certain other debts yo	u owe the			
	At lea	ast one of the debtors ar	nd another	government	a owe ale			
	_	ck if this claim relates aim subject to offset?	to a community debt	Claims for death or personal injuintoxicated	ry while you were			
	No Yes	ann subject to onset?		Other. Specify				

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 24 of 66

Debtor 1 Deonte Johnson Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Advocate Health \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 5598 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify ___ Is the claim subject to offset? Yes 4.2 City of Chicago EMS \$1,067.00 Last 4 digits of account number Nonpriority Creditor's Name 33589 Treasury Center When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60694 Chicago City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other Other. Specify ____ Is the claim subject to offset? **✓** No Yes 4.3 City of Chicago Parking \$7,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 N. LaSalle St # 107A n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 25 of 66

Debtor 1 Deonte Johnson Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.4	COMENITY BANK/CARSONS Nonpriority Creditor's Name 1314 PINELOG ROAD Number Street	Last 4 digits of account number 1008 When was the debt incurred? 11/2013 As of the date you file, the claim is: Check all that apply.	\$0.00
	AlKEN South Carolina 29803 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
4.5	ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	When was the debt incurred? ### As of the date you file, the claim is: Check all that apply. Contingent	\$499.00
4.6	First American Cash Advance Nonpriority Creditor's Name 9263 W. Cermak Rd. Number Street Riverside Illinois 60546 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred?	\$471.00

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 26 of 66

Debtor 1 Deonte Johnson Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	Illinois Tollway	Last 4 digits of account number	\$300.00
	Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Legal Dept	Contingent	
		Unliquidated	
	Downers Grove Illinois 60515		
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Other	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.8	PEOPLES ENGY	Last 4 digits of account number 7225	\$2,000.00
	Nonpriority Creditor's Name 200 EAST RANDOLPH	When was the debt incurred? 4/2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
		Unliquidated	
	CHICAGO Illinois 60601 City State Zip Code		
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify InstallmentLoan	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.9	RGS FINANCIAL	Last 4 digits of account number 1351	\$146.00
	Nonpriority Creditor's Name 1700 JAY ELL DR STE 200	When was the debt incurred? 8/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	RICHARDSON Texas 75081	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	브	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Collection: Collecting for	
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL CREDITOR: TCF	
	Yes	Other. Specify NATIONAL BANK	

Entered 12/01/17 11:39:12 Desc Main Case 17-35862 Doc 1 Filed 12/01/17 Document Page 27 of 66

Johnson Debtor 1 Deonte Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 SpeedyRapid Cash \$349.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 780408 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 67278 Wichita Kansas City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Yes SW CRDT SYS 4.11 \$1,938.00 Last 4 digits of account number _ 0235 Nonpriority Creditor's Name 7/2017 4120 INTÉRNATIONAL PARKWAY SUITE 1100 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON 75007 Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: 10 COM **✓** No

Other. Specify

ED

Yes

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 28 of 66

Debtor 1 Deonte Johnson Case number (if known)

First Nai	ne Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for st	atistical reporting purpo	ses only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$2,328.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$2,328.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
nom Fait 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$14,470.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$14,470.00	

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 29 of 66

Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Deonte		Johnson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 30 of 66

		DC	ocument ray	JC 30 01	00	
Fill in this info	rmation to identify your c	ase:				
Debtor 1	Deonte		Johnson			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number	-		(Giaio)			
	- 40011				Check if this amended filin	
<u>Official</u>	Form 106H					
Schedu	le H: Your Co	lehtors			1	2/15
					e and accurate as possible. If two married people are	2/13
1. Do you h No Yes 2. Within the Idaho, Lo	s ne last 8 years, have you	ou are filing a joint case, do lived in a community pro kico, Puerto Rico, Texas, W	pperty state or territory	/? (Commul	r.) unity property states and territories include Arizona, California	a,
		er spouse, or legal equiva	alent live with you at the	time?		
	No	, , ,	•			
	Yes. In which communit	ty state or territory did yo	u live?	Fill in t	the name and current address of that person.	
	Name of your spouse, t	former spouse, or legal equ	ivalent			
	Number Street					
	City	State	Zip C	ode		
		_	-		ouse is filing with you. List the person shown in line 2 ed the creditor on Schedule D (Official Form 106D),	

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 31 of 66

	20	ouoric	. ago or		
Fill in this information to identify	your case:				
Debtor 1 Deonte		Johnso	n		
First Name	Middle Name	Last Na	ame	- Che	eck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Na	2000	- I п	An amended filing
				1	A supplement showing post-petition chapter 13
United States Bankruptcy Court for the:	Northern	_ District of Illir (St	nois tate)		expenses as of the following date:
Case number(If known)				-	MM / DD / YYYY
Official Form 106I					
Schedule I: Your In	come				12/15
information about your spouse.	If you are separated and d, attach a separate she ry question.	d your spous	e is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
Fill in your employment		Debtor 1			Debtor 2
information.	Employment status	✓ Employ	/ed		Employed
If you have more than one job, attach a separate page with			ployed		Not Employed
information about additional employers.	Occupation				
Include part time, seasonal, or	Employer's name	O'Reillys			
self-employed work.	Employer's address	PO Box 11	56		
Occupation may include student or homemaker, if it applies.		Number Stre	eet		Number Street
		Springfield	Missouri	65801	
		City	State	Zip Code	City State Zip Code
	How long employed there?				
Part 2: Give Details About	Monthly Income				
	<u> </u>	n. If you have i	nothing to repor	t for any line. v	write \$0 in the space. Include your non-filing
spouse unless you are separated.					
more space, attach a separate she		combine the i			or that person on the lines below. If you need
			For D	ebtor 1	non-filing spouse
 List monthly gross wages, sal deductions.) If not paid monthly be. 			2.	\$1,191.67	
3. Estimate and list monthly ove	ertime pay.		3.	+ \$0.00	
4. Calculate gross income. Add	line 2 + line 3.		4.	\$1,191.67	

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 32 of 66

Debtor 1Deonte First Name Middle Name	Johnson Last Name	Case number known)	(if	
, not tain o	2001110	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$1,191.67		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$261.32		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:	5h	\$0.00 +		
6. Add the payroll deductions. Add lines $5a+5b+5c+5d+5e+5h$.	+5f + 5g 6.	\$261.32		
7. Calculate total monthly take-home pay. Subtract line 6 from I	line 4. 7.	\$930.35		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, a the total monthly net income.	ınd 8a.	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, dependent regularly receive	or a			
Include alimony, spousal support, child support, maintenand divorce settlement, and property settlement.	ce, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (bene under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	-	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h			
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8	g + 8h. 9.	\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. I spouse	\$930.35 +	=	\$930.35
11. State all other regular contributions to the expenses that y include contributions from an unmarried partner, members of your friends or relatives. Do not include any amounts already included in lines 2-10 or an	our household, you	ur dependents, your roomma		
Specify:			11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amoun Write that amount on the Summary of Schedules and Statistical				\$930.35 Combined
13. Do you expect an increase or decrease within the year after No.	er you file this for	m?		monthly income
Yes. Explain:				

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main

		Doo	cument Page 33 of	66		
Fill in this infor	mation to identify yo	ur case:				
Debtor 1	Deonte		Johnson			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing		
United States E	Bankruptcy Court for t	he: Northern	District of Illinois (State)	A supplement sho expenses as of the		n chapter 13
Case number (If known)				MM / DD / YYYY		
Official	Form 106	J				
Schedul	e J: Your Ex	- kpenses				12/15
information. If (if known). Ans	•	ed, attach another sheet to th	are filing together, both are eq nis form. On the top of any additi			nber
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live in	a separate household?				
	No					
i	Yes. Debtor 2 mus	st file Official Forms 106J-2, <i>Ex</i> ,	penses for Separate Household of L	Debtor 2.		
2. Do you hav	e dependents?	No				
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependen with you?	nt live
	enses include f people other	No				
than yourself and		Yes				
dependents		•				
Part 2: Esti	mate Your Ongoir	ng Monthly Expenses				
_	of a date after the ba		s you are using this form as a su upplemental Schedule J, check		•	e
		on-cash government assistand ed it on Sc <i>hedule I: Your Incor</i>			Your	expenses
	or home ownership or the ground or lot. 4		. Include first mortgage payments a	and	4.	\$0.00
	uded in line 4:	•			₹.	
4a. Real e	state taxes				4a	\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 34 of 66

 Debtor 1 First Name
 Deonte
 Johnson
 Case number (if known)

 Last Name
 Last Name

First Name Middle Name Last Nan	ne	
		Your expenses
5. Additional mortgage payments for your residence, such as home equ	ity loans 5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$0.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$345.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$125.00
10. Personal care products and services	10.	\$75.00
11. Medical and dental expenses	11.	\$0.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$150.00
13. Entertainment, clubs, recreation, newspapers, magazines, and boo	bks 13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 o	or 20.	
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$60.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines	4 or 20.	
Specify:	 16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did	not report as deducted from	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you specify:		Ф0.00
20.Other real property expenses not included in lines 4 or 5 of this form	m or on Schedule I: Your Income	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	200	40.00
	20d	\$0.00

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 35 of 66

Debtor 1 Deont	e		Johnson	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
22. Calculate	your monthly expens	ses.				\$755.00
22a. Add lir	ies 4 through 21.					\$0.00
22b. Copy	line 22 (monthly exper	ises for Debtor 2), if any,	from Official Form 106J-2			\$755.00
22c. Add lir	ie 22a and 22b. The re	esult is your monthly exp	enses.		22.	
23. Calculate	our monthly net inc	ome.				
23a. Copy I	ine 12 (your combined	d monthly income) from S	Schedule I.		23a	\$930.35
23b. Copy	your monthly expense	s from line 22 above.			23b	\$755.00
23c. Subtra	ct your monthly expen	ses from your monthly in	ncome.			\$175.35
The re	sult is your monthly n	et income.			23c	
			pan within the year or do yonodification to the terms of			

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 36 of 66

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Deonte		Johnson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(

Official Form 106Dec

П	Check if this is ar	า
	amended filing	

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and	
x		×	
~	Signature of Debtor 1	Signature of Debtor 2	
	Date 12/1/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 37 of 66

	rmation to identify your o					
Debtor 1	Deonte		Johnson			
	First Name	Middle Nar	me Last Nam	e		
Debtor 2 Spouse, if filing)	First Name	Middle Nar	me Last Nam	<u>e</u>		
Inited States	Bankruptcy Court for the:	Northern	District of Illino	is		
Case number			(State	e)		
f known)						Chaple if this :
Official	Form 107					Check if this i amended filin
Stateme	ent of Financia	al Affairs fo	r Individuals	Filing for Bankr	uptcv	04
formation.		ed, attach a separa		together, both are equally . On the top of any additi		
Part 1: Give	e Details About Your	Marital Status ar	nd Where You Lived	Before		
l. What is	your current marital st	tatus?				
IVI8	arried					
	arried t married					
✓ No		ou lived anywhere o	other than where you liv	ve now?		
No. During No.	t married the last 3 years, have y	ou lived in the last 3				Dates Debtor 2 lived there
No. During No.	t married the last 3 years, have you	ou lived in the last 3	years. Do not include v	where you live now.		
During No Pe	t married the last 3 years, have years, h	ou lived in the last 3	years. Do not include v	where you live now. Debtor 2: Same as Debtor 1		there
During No Yes	t married the last 3 years, have you	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	where you live now. Debtor 2:		there Same as Debtor 1
During No Pres	t married the last 3 years, have ye s. List all of the places ye btor 1: mber Street	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1		there Same as Debtor 1 From
☑ No During ☑ No ☐ Yes	t married the last 3 years, have ye s. List all of the places ye btor 1: mber Street	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
During No Pe	t married the last 3 years, have ye s. List all of the places ye btor 1: mber Street	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street	Zip Code	there Same as Debtor 1 From
During No Yes	t married the last 3 years, have years. s. List all of the places years. btor 1: mber Street	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To
During No Yes	t married the last 3 years, have ye s. List all of the places ye btor 1: mber Street	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
De No	t married the last 3 years, have years. s. List all of the places years. btor 1: mber Street y State	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From To

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 38 of 66

Johnson Debtor 1 Deonte Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$6000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$10000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$10000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) Est. Unemployment From January 1 of current year until \$3,000.00 Income the date you filed for bankruptcy: \$0.00 For last calendar year: (January 1 to December 31, 2016 \$0.00 For the calendar year before that: (January 1 to December 31, 2015

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 39 of 66

Johnson Debtor 1 Deonte __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 40 of 66

or 1	Deonte			Jo	hnson	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi com age	ders include your porations of whic	relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; and the relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; are relatives; are relatives; are relatives; and the relatives; are relatives; a	any general partners an officer, director, ness you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	neason for this paymont
	Insider's Name						
	Number Street						
	City	State	Zip Code				
-	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts gua	aranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 41 of 66

Johnson Debtor 1 Deonte Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2001 Chevrolet Express \$0 City of Chicago Parking Creditor's Name Explain what happened 121 N. LaSalle St # 107A Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60602 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State

Property was attached, seized, or levied.

Zip Code

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 42 of 66

Debt		Deonte First Name	N	Middle Name	Johnson Last Name	Case number (if known)		
11.		hin 90 days before y counts or refuse to i				oank or financial institution, s	et off any amou	nts from your
		Yes. Fill in the deta	ails.					
					Describe the action th	e creditor took	Date action was taken	Amount
		Creditor's Name						
		Number Street						
					Last 4 digits of account	number: XXXX-		
		City	State	Zip Code				
12.		hin 1 year before yo ointed receiver, a c				possession of an assignee for	the benefit of o	reditors, a court-
		No Yes						
Part	5:	List Certain Gifts	and Contr	ibutions				
13.	Wi	thin 2 years before	you filed for	bankruptcy, did y	ou give any gifts with a t	otal value of more than \$600	per person?	
	✓	No Yes. Fill in the det	ails for each	gift.				
		Gifts with a total v	value of more	e than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom Yo	ou Gave the G	Gift				
		Number Street						
		City	State	Zip Code				
		Person's relationship		·				
		Person to Whom Yo	ou Gave the G	aift				
		Number Street						
		City	State	Zip Code				
		Person's relationship		Zip Oode				

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 43 of 66

	r 1	Deonte	Johnson	Case number (if know	vn)	
		First Name Middle Name	Last Name			
14. \	Witl	hin 2 years before you filed for bankruptcy, d	lid you give any gifts or contrib	outions with a total value	of more than \$600	to any charity?
- 1	7	No				
Ļ	┙					
L		Yes. Fill in the details for each gift or contrib	ution.			
		Gifts or contributions to charities	Describe what you cont	ributed	Date you	Value
		that total more than \$600			contributed	
		OL 11 L N				
		Charity's Name				
		-				
			<u> </u>			
		Number Street				
			<u> </u>			
		City State Zip Code				
	_					
Part 6	H	List Certain Losses				
15. V	Nith	nin 1 year before you filed for bankruptcy or	since you filed for bankruptcy,	did you lose anything bed	cause of theft, fire,	other disaster, or
ç	gam	ibling?				
	•	No				
Ŀ	┙					
		Yes. Fill in the details.				
		Describe the property you lost and	Describe any insurance	coverage for the loss	Date of your	Value of property
		how the loss occurred	Include the amount that i		loss	lost
			pending insurance claims	on line 33 of Schedule		
			A/B: Property.			
	_					
16. V	Vith	List Certain Payments or Transfers nin 1 year before you filed for bankruptcy, di		your behalf pay or transfe	er any property to a	anyone you consulted
16. V	Vith abo	nin 1 year before you filed for bankruptcy, di ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers No	uptcy petition?			anyone you consulted
16. V	Vith abo	nin 1 year before you filed for bankruptcy, di ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers	uptcy petition?			anyone you consulted
16. V	Vith abo	nin 1 year before you filed for bankruptcy, di ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers No	uptcy petition? i, or credit counseling agencies for process of the counseling agencies for the counseling agencies agencies for the counseling agencies ag	r services required in your b	ankruptcy. Date payment	anyone you consulted Amount of
16. V	Vith abo	nin 1 year before you filed for bankruptcy, di ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers No	uptcy petition? , or credit counseling agencies fo	r services required in your b	ankruptcy. Date payment or transfer	
16. V	Vith abo	nin 1 year before you filed for bankruptcy, di ut seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers No	uptcy petition? i, or credit counseling agencies for process of the counseling agencies for the counseling agencies agencies for the counseling agencies ag	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, diut seeking bankruptcy or preparing a bankrupte any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm	uptcy petition? i, or credit counseling agencies for process of the counseling agencies for the counseling agencies agencies for the counseling agencies ag	r services required in your b	ankruptcy. Date payment or transfer	Amount of
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided to bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided to bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided to bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided to bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided to bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided to be an kruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided to bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, diut seeking bankruptcy or preparing a bankrupte any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided to be an kruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, diut seeking bankruptcy or preparing a bankrupte any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided to seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided any attorneys, bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided to seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided to seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided any attorneys, bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided to seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided to seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided any attorneys, bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment
16. V	Vith abo	nin 1 year before you filed for bankruptcy, divided any attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	uptcy petition? or credit counseling agencies for period of the counseling agencies agencies for period of the counseling agencies agencies agencies for period of the counseling agencies agencie	r services required in your b	Date payment or transfer was made	Amount of payment

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 44 of 66

Debtor	1 Deonte	Johnson	Case number (if known)	
	First Name Middle Name	e Last Name		
h	elp you deal with your creditors or to make to not include any payment or transfer that you	payments to your creditors?	our behalf pay or transfer any property to anyo	one who promised to
	Yes. Fill in the details.			
_	_	Description and value of a transferred	any property Date payment or transfer was made	mount of payment
	Person Who Was Paid			
	Number Street			
	City State Zip Cod	le		
ti Ir	he ordinary course of your business or finar	ncial affairs? de as security (such as the granting of	ransfer any property to anyone, other than pro a security interest or mortgage on your property). [
_		Description and value of transferred	property Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person Who Received Transfer			
	Number Street			
	City State Zip Cod Person's relationship to you	le		
	Person Who Received Transfer			
	Number Street			
	City State Zip Cod Person's relationship to you	le .		
b	eneficiary? These are often called asset-protection devices. No		a self-settled trust or similar device of which y	/ou are a
	Yes. Fill in the details.	Description and value of	f the property transferred	Date transfer was made
	Name of trust			

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 45 of 66

Johnson Debtor 1 Deonte Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 46 of 66

Johnson Debtor 1 Deonte Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 47 of 66

Deb		Deonte			Johnson	Case nu	mber (if known)	
		First Name		Middle Name	Last Name			
26.		e you been a party No	y in any judic	ial or administr	ative proceeding under	r any environmental I	aw? Include settlements and orde	rs.
	П	Yes. Fill in the det	ails.					
					Court or agency	N	ature of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number			NumberStreet			Concluded
					City State	Zip Code		_
					onnections to Any Bu			
27.	With	nin 4 years before	you filed for	bankruptcy, did	l you own a business or	have any of the follo	wing connections to any business?	?
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma	oility company (L o naging executiv	ade, profession, or othe LC) or limited liability pa re of a corporation	artnership (LLP)	me or part-time	
		An owner of	at least 5% c	of the voting or e	quity securities of a cor	poration		
		Na Nana af tha a		- O- t- Dt 10				
	띨	No. None of the a						
	Ш	Yes. Check all tha	at apply abov	ve and fill in the	details below for each I	ousiness.		
					Describe the nat	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_		From To	
					Describe the nat	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			— Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	—	ant of bookkeeper	_	
		Oity	Otate	Zip Gode			From To	
					Describe the nat	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_		FromTo	

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 48 of 66

Debt	tor 1 Deonte		Johnson	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years to creditors, or other		d you give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill in t	ne details below.		
			Date issued	
	Name		MM/DD/YYYY	
	Number S	Street		
	City	State Zip Code		
Part	12: Sign Belo	w		
t	rue and correct.	I understand that making a false	statement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	•	/s/ Deonte Johnson		
		Signature of Debtor 1		Signature of Debtor 2
		Date 12/1/2017		Date
	Did you attach ac	Iditional pages to Your Statemen	t of Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
[[✓ No Yes			
	Did you pay or ag	ree to pay someone who is not a	n attorney to help you fill out b	ankruptcy forms?
ļ ,	√ No			
	Yes. Name of	person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Page 49 of 66 Document

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dis	strict of Illinois				
re_	Deonte Johnson		Case N	No			
	Debtor		01		(If known)		
			Chapte	er 	Chapter 13		
	DISCLOSURE OF	COMPENSAT	ION OF ATTORN	NEY FOR	DEBTOR		
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of	the petition in bankruptcy, or	agreed to be pa	id to me, for services		
	For legal services, I have agreed to ac	cept			\$4,000.00		
	Prior to the filing of this statement I h	nave received			\$400.00		
	Balance Due				\$3,600.00		
2	. The source of the compensation paid	I to me was:					
	✓ Debtor	Other (spec	cify)				
3	. The source of the compensation paid	I to me is:					
	✓ Debtor	Other (spec	cify)				
4	I have not agreed to share the abmembers and associates of my la		ation with any other person u	unless they are			
	I have agreed to share the above members or associates of my law the people sharing in the compet	firm. A copy of the agre					
5	In return for the above-disclosed fee, a. Analysis of the debtor's finan bankruptcy;	_	-		_		
	b. Preparation and filing of any	petition, schedules, state	ements of affairs and plan wh	nich may be requ	ired;		
	c. Representation of the debtor	at the meeting of credito	ors and confirmation hearing,	and any adjourr	ned hearings thereof;		
	d. Representation of the debtor	in adversary proceeding	s and other contested bankru	uptcy matters;			
6	. By agreement with the debtor(s), the	above-disclosed fee doe	s not include the following s	ervices:			
		CERTI	FICATION				
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agree	ement or arrangement for pay	ment to me for r	representation of the		
	12/1/2017		/s/ Sean McNul	ty			
	Date	Signature of Attorney					
			Semrad Law Fir	m			
			Name of law firm	n			

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 54 of 66

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Johnson, Deonte	Casa No	Case No.		
Debtor(s)	Case No			
	Chapter.	Chapter13		
VERIFICAT	ION OF CREDITOR MAT	TRIX		
ve named Debtors hereby verify that	the attached list of creditors is t	rue and correct to the best of their		
12/1/2017	/s/ Johnson, Deon Johnson, Deon	te		
	VERIFICAT ve named Debtors hereby verify that	VERIFICATION OF CREDITOR MATERIAL VERIFICATION OF CREDITOR VERIFICATION VERIFICATION OF CREDITOR VERIFICATION OF CREDITOR VERIFICATION VERIF		

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 55 of 66

TIPPECANOE COUNTY CHIL 301 Main St Lafayette, IN, 47901

SW CRDT SYS 4120 INTERNATIONAL PARKWAY SUITE 1100 CARROLLTON, TX, 75007

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

RGS FINANCIAL 1700 JAY ELL DR STE 200 RICHARDSON, TX, 75081

COMENITY BANK/CARSONS 1314 PINELOG ROAD AIKEN, SC, 29803

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL, 60601

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

First American Cash Advance 10503 S Western Ave Chicago, IL, 60643

City of Chicago EMS 33589 Treasury Center Chicago, IL, 60694

SpeedyRapid Cash PO Box 780408 Attn: Renae Pearson Wichita, KS, 67278

Ware, Ashley 301 Main St Lafayette, IN, 47901 Illinois Tollway PO Box 5544 Chicago, IL, 60680

Advocate Health PO Box 5598 Chicago, IL, 60680

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 59 of 66

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$77.00 for expenses, leaving a balance due of \$3,987.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	11/10/2017
Signed:	
/s/ Deon	te Johnson
Debtor(s)	It golus

/s/ Sean McNulty

Attorney for Debtor's

Do not sign if the fee amounts at top of this page are blank.

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 62 of 66

Debtor 1 Deonte	Johns		number (if known)		
First Name	Middle Name Last Na	ame			
	estions for Reporting Purposes 16a. Are your debts primarily con "incurred by an individual prim No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily busimoney for a business or inves No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you ov No. I am not filing under Chapter Yes. I am filing under Chapter 7. D	inarily for a personal, faminess debts? Business debts? Business debts through the operation or through the operation of the following that are not consumer. 7. Go to line 18.	ily, or household purpodebts are debts that you eration of the business	u incurred to obtain or investment.	
after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that funds No.				
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,0 Mor	001-50,000 001-100,000 e than 100,000	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 m \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million	0,000,001-\$1 billion 000,000,001-\$10 billion ,000,000,001-\$50 billion e than \$50 billion	
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 m \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million	0,000,001-\$1 billion 000,000,001-\$10 billion ,000,000,001-\$50 billion e than \$50 billion	
Part 7: Sign Below					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Deonte Johnson Signature of Debtor 1	of ghow x	Signature of Debtor 2		
	Executed on 11/10/2017 MM / DD / YY		Executed onMM	1 / DD / YYYYY	

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 63 of 66

Fill in this infor	mation to identify you	r case:			
Debtor 1	Deonte		Johnson		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	L - st Ni		
			Last Name		
United States E	Bankruptcy Court for th	e: Northern	District of Illinois		
Case number			(State)		
(If known)					
Official	Form 106F	١٥٥			Check if this is an
Official	Form 106D	<u>jec</u>			amended filing
Declarat	ion About ar	n Individual Debt	or's Schedules		12/15
If two married	people are filing toge	ther, both are equally respon	sible for supplying correct	information.	
money or prope	erty by fraud in conne 1341, 1519, and 3571	ection with a bankruptcy case	or amended schedules. Ma e can result in fines up to \$	king a false statement, concealing prop 6250,000, or imprisonment for up to 20 y	erty, or obtaining ears, or both. 18
The state of the s		meone who is NOT an attorne	y to help you fill out bankı	ruptcy forms?	3
✓ No					
Yes. 1	Name of person		Attach Bankruptcy Pe Signature (Official Fo	etition Preparer's Notice, Declaration, and rm 119).	
					2 1 2 8
	nalty of perjury, I decl are true and correct.	are that I have read the sumr	nary and schedules filed w	rith this declaration and	
✗ /s/ Deont	e Johnson	to poly	x		window of a

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

Date 11/10/2017 MM/DD/YYYY

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 64 of 66

Debtor	1 Deonte			Johnson .	Case number (if known)
****************	First Name		Middle Name	Last Name	
	reditors, or o		bankruptcy, did	you give a financial state	nent to anyone about your business? Include all financial institutions,
Ľ	No Yes. Fill in	the details below.			
				Date issued	
	Name			MM/DD/YYYY	_
	Number	Street	<u>.</u>		
	City	State	Zip Code		
Part 12	: Sign Bel	OW			,
			s up to \$250,000		perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debtor 1		7)	Signature of Debtor 2
		Date 11/10/2017			Date
Did	you attach a	dditional pages to Y	our Statement o	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
V	No				
	Yes				
Did	you pay or a	gree to pay someone	who is not an a	ttorney to help you fill ou	t bankruptcy forms?
V	No				
	Yes. Name o	f person			Attach the Bankruptcy Petition Preparer's Notice,

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 65 of 66

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

in re:	Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MAT	RIX		
T knowledge	he above named Debtors hereby verif e.	y that the attached list of creditors is tru	e and correct to the best of their		
Date:	11/10/2017	/s/ Johnson, Deor Johnson, Deonte Signature of Debte	· · · · · · · · · · · · · · · · · · ·	-	

Case 17-35862 Doc 1 Filed 12/01/17 Entered 12/01/17 11:39:12 Desc Main Document Page 66 of 66

Deb	tor 1 Deonte First Name	Middle Name	Johnson	Case number (if known)	
16			Last Name	maken nyaétang at manggaya na sagakanan na tanggar na sanangga na maganagan na maga saga na sanan na saga saga	
10.		family income that applies to	you. Follow these steps:		
	16a. Fill in the state in w	•	Illinois		
	16b. Fill in the number o	f people in your household.	1		
	16c. Fill in the median fa	mily income for your state and s	ize of		\$51,317.00
	household	fied in the congrete instructions	To find	a list of applicable median income amounts, go online	1.0
17.	How do the lines comp	are?	or this form. This list ma	y also be available at the bankruptcy clerk's office.	
	•		otop of none 4 -fable f	orm, check box 1, <i>Disposable income is not determine</i>	
	ander 11 0,3,0	. 9 1325(D)(3). Go to Part 3. D	o NOT fill out Calculation	of Disposable Income (Official Form 122C-2).	d
	U.U.U. 9 1020	re than line 16c. On the top of p (b)(3). Go to Part 3 and fill out r current monthly income from li	Calculation of Disposa	k box 2, <i>Disposable income is determined under 11</i> ble Income (Official Form 122C-2). On line 39 of tha	t
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(4)	
18.		monthly income from line 11			\$515.29
19.	Deduct the marital adju commitment period unde	ustment if it applies. If you are r 11 U.S.C. § 1325(b)(4) allows	married, your spouse is a you to deduct part of yo	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
		nent does not apply, fill in 0 on li			-\$0.00
	19b. Subtract line 19a f	rom line 18.			\$515.29
20.	Calculate your current i	monthly income for the year. F	follow these steps:		4070.25
	20a. Copy line 19b.				\$515.29
	Multiply by 12 (the n	umber of months in a year).		the second secon	
	20b. The result is your cur	rrent monthly income for the yea	r for this part of the form		x 12 \$6,183.48
	20c. Copy the median fan	nily income for your state and siz	e of household from line	9 16c.	\$51,317.00
21.	How do the lines compa				
	Line 20b is less than local commitment period is	ine 20c. Unless otherwise ordere 3 years. Go to Part 4.	ed by the court, on the to	op of page 1 of this form, check box 3, The	
	Line 20b is more than 4, <i>The commitment p</i>	or equal to line 20c. Unless oth eriod is 5 years. Go to Part 4.	erwise ordered by the co	urt, on the top of page 1 of this form, check box	
Part 4	Sign Below				
	By signing here I ded	are under penalty of perior, that	Maria Caracteristics		
	by digiting floto, r door	are under penalty of perjury that	the information on this s	tatement and in any attachments is true and correct.	
	🗶 /s/ Deonte Joh	nean A t			
	Signature of Debto		- C	(D)	
	J	V	Sig	nature of Debtor 2	
	Date 12/1/2017 MM/DD/YY		Dat		
	IVIIVI/UU/YY	11		MM/DD/YYYY	
	If you checked 17a, do If you checked 17b, fill above.	NOT fill out or file Form 122C-2 out Form 122C-2 and file it with	2. n this form. On line 39 o	that form, copy your current monthly income from line	9 14

Seorte